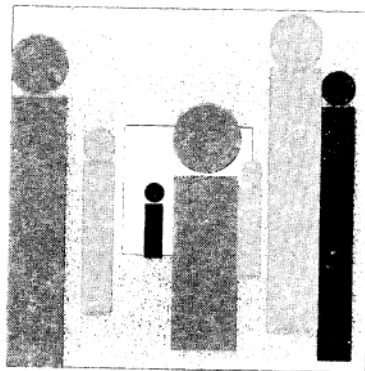


Defined Benefit Pl. Oct 1, 1976

ERISA 1974

Disability - pg 13

5/25/93



# Retirement Plan for Employees of Mount Auburn Hospital

This booklet summarizes the major provisions of your Retirement Plan to date. If, after reading it, you have any questions, contact the Personnel Department and a staff member will be glad to answer them.

Complete details and provisions of the Plan are found in the official text which is available in the Personnel Department. If there appears to be any variation between the Plan provisions and the interpretations in this booklet, the Plan's official text will prevail.

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# I. Introduction

## A Word About Your Retirement Plan

Enjoyable retirement requires not only a thoughtful Retirement Plan but also periodic reviews of the Plan by members.

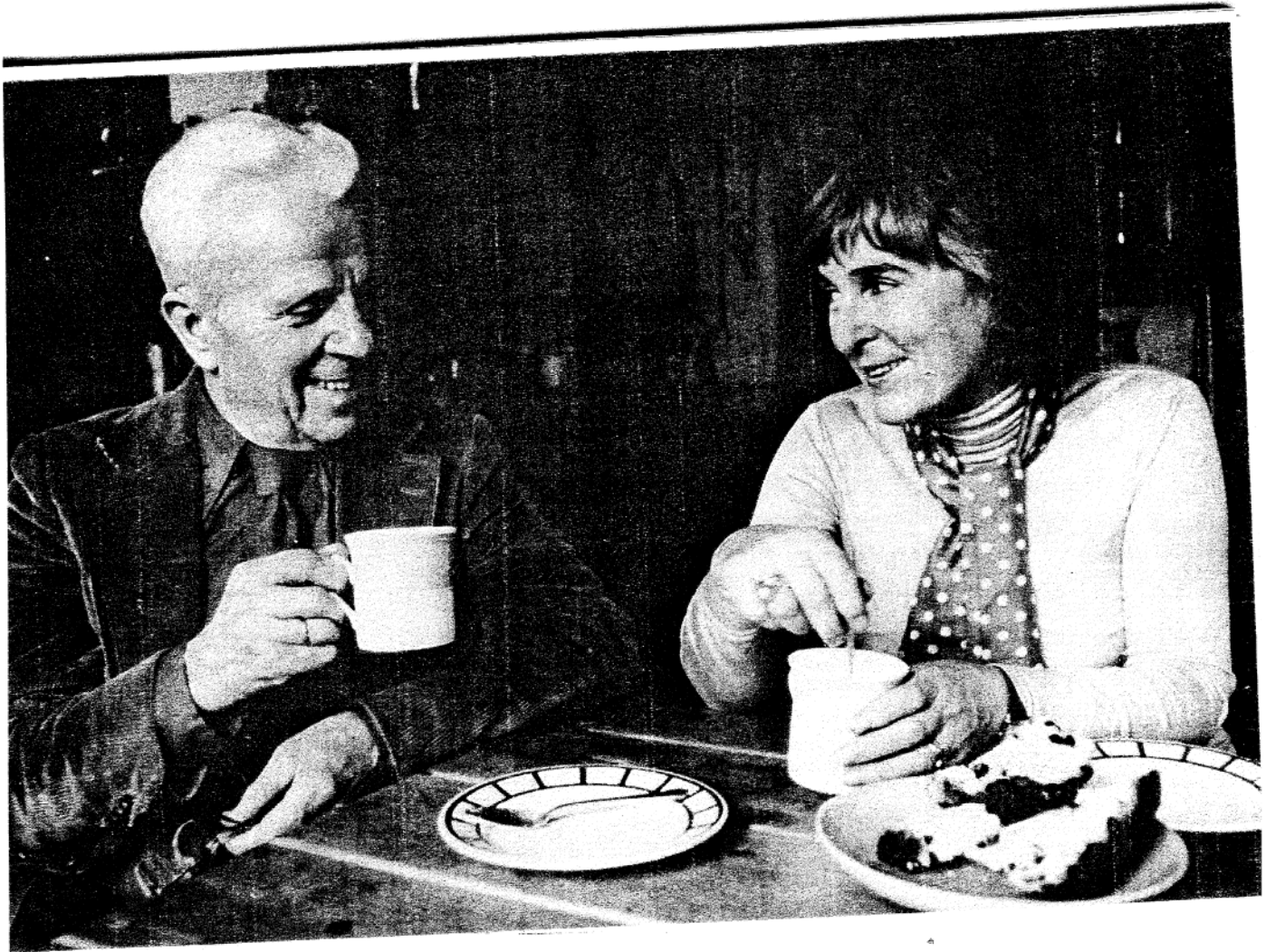
Naturally, one important source of retirement income for you will be your Retirement Plan. How much you save in addition is a very personal matter, since needs and future plans vary with each individual. It is never too early to give consideration to your eventual retirement and start planning accordingly. Since personal and economic conditions vary with time, an occasional review may be helpful.

Mount Auburn Hospital has maintained a Retirement Plan for its employees since 1964. To be certain that benefits are keeping pace with the economy and to take advantage of new developments in pension planning, the Plan is revised periodically. The most recent major improvement in the Plan provides broader eligibility coverage to employees.

Comprehensive retirement plans are by nature somewhat complex. The explanation of the Mount Auburn Hospital Plan given in this book-

let is as straightforward and simple as possible. A careful selection of the options available will reinforce whatever other income you may have available at that time.

Please make yourself familiar with the Plan in general and those portions in particular which best describe your plans and needs. Future thoughts and efforts to continually improve your pension benefits will be shared with you.





## II. Definitions

We have listed a number of terms used throughout the booklet and an explanation of each to further help your understanding of the Retirement Plan.

### Plan Year

The Plan Year is October 1 through September 30 of any year.

### Credited Service

Credited Service (Retirement Credits) refers to a year of service in which you complete at least 1,000 hours of employment during the 12-month period following your date of employment or during any following Plan Year.

### Vesting

Vesting describes the length of service required to earn the right to a pension. You need five (5) years of Vesting Service in order to become entitled to receive benefits under this Plan. After 10 years of Vesting Service, you receive 100% of your benefits.

However, in the event you were hired after age 55 but before age 60, you will be eligible to receive a pension at your Normal Retirement date (age 65) if you are employed through that date.

### Vesting Service

Vesting Service refers to a year in which you complete 1,000 hours of service beginning with the Plan Year in which you reach age 22. You also earn up to 12 months of Vesting Service for Earned Time absences because of illness, vacation or time off, authorized leaves of absence, accident, and military service.

If you work fewer than 501 hours in a Plan Year, your Service will be broken. If, however, you work more than 501 hours, but fewer than 1,000 hours, Service will not be broken, but you will not be credited with any Service for that year.



### Actuary; Actuarial Increase/Decrease

An Actuary is an expert who calculates risks and premiums for insurance and retirement plans. Actuaries use a statistical method of computing benefit levels for retiring employees which is based on life expectancy.

An actuarial increase or decrease in benefits reflects a change in the amount of benefits caused by a change in retirement dates, either later or earlier than the Normal Retirement date. The increase or decrease in benefit is again based on life expectancy tables.

### Final Average Salary

Final Average Salary is your average Annual (Yearly) Earnings for any five consecutive years which produce the highest average earnings during the 10 year period before you retire.

### Types of Retirement

#### Normal Retirement

The first day of the month following your 65th birthday.



#### Early Retirement

Any first day of the month following your 55th birthday and the completion of 10 years of Vesting Service.

#### Deferred Retirement

Any first day of the month after age 65 but not later than the first day of the month following mandatory retirement age as stated in the hospital Personnel Policy.



#### **Disability Retirement**

Disability Retirement benefit for disabled employees who:

1. become disabled after age 45;
2. have completed 10 years of Vesting Service; and
3. are eligible to receive Social Security Disability payments.

Disability Retirement begins on the first day following the sixth month after the date disability was determined.

#### **Trustee**

A Trustee receives monthly deposits from the hospital; holds deposits and income from deposit investments in trust for all Plan members; and issues pension checks to retirees.

#### **ERISA**

The Employee Retirement Income Security Act of 1974. Legislation passed by Congress to:

1. protect the continuance of established pension plans;
2. establish minimum standards for eligibility and vesting; and
3. establish the right of members to fully review their plans.

#### **Retirement Committee of Mount Auburn Hospital**

Roland B. Greeley, Trustee  
Martin J. Barrett, Director of Personnel & Employee Relations  
Marilyn Cerniglia, Benefits Coordinator  
George C. Leonard, Director of Fiscal Services





### III. Membership and Plan Costs

*Paul*

#### Who is Eligible for Membership?

All members of the prior Plan on September 30, 1976 were automatically included in this revised Plan as of October 1, 1976.

If you are at least 25 and were hired before your 60th birthday, you automatically become a member of this Plan on the October 1 or April 1 coinciding with or following the completion of one year of Vesting Service. A year of Vesting Service is one in which you complete at least 1,000 hours during the 12-month period following your date of employment or during any following Plan Year.

**Exception:** If you were not a member of the Retirement Plan prior to October 1, 1976 because you did not elect to

make the required contributions, you do not earn retirement credits or Vesting Service before that date. If, however, you were excluded from the Plan because you were hired after age 55 (but before age 60), or you were not a full-time employee, you will earn retirement credits from your date of employment.

#### How Do You Apply for Membership?

There is no need for you to make a formal application for membership. The hospital will automatically enroll you in the Plan on the October 1 or April 1 following your fulfillment of the membership requirements.

#### Who Pays for the Plan?

Mount Auburn Hospital. Members do not contribute towards the costs of this Retirement Plan. The hospital pays the entire cost, which includes not only your monthly pension, but also the fees charged by the Trustees of the Retirement Trust Fund, attorneys and consulting actuaries.

Our consulting actuaries determine the hospital's annual contribution to the Plan.

## IV. Types of Retirement Benefits

### Retirement Dates

#### Normal Retirement

Your Normal Retirement date is the first day of the month following your 65th birthday. If your birthday is the first day of the month, that will be your Normal Retirement date. You will be fully vested in your accrued benefit on your Normal Retirement date.



#### Early Retirement

You may elect to retire any time after the first day of the month following your 55th birthday, providing you have completed at least 10 years of Vesting Service. Your Early Retirement Benefit is smaller than your Normal Retirement Benefit for two reasons: you worked fewer years and you receive benefits over a longer period of time.

#### Deferred Retirement

You may continue employment beyond Normal Retirement at age 65, but not beyond mandatory retirement age, in accordance with the Personnel Policy at Mount Auburn Hospital which states that you may not work beyond age 70. Plan benefits must begin no later than the first day of the month following your 70th birthday.

Employees who work beyond age 65 will receive actuarially increased pension benefits for employment beyond that age.

### Your Normal Retirement Benefits

The retirement formula is designed to work in conjunction with Social Security to provide a combined income for your retirement years. Your Mount Auburn Hospital benefit is based on your Final Average Salary and your years of Credited Service.

Final Average Salary is the average of your five highest consecutive September 30 base earnings during the 10 calendar years immediately prior to the year in which you retire or terminate.

Your earnings do not include overtime, bonuses or any other additional compensation.

Inasmuch as the hospital pays the entire cost of your pension and contributes up to one-half of your Social Security Benefit, a portion of the Social Security Benefit is figured in the calculation of pension benefits as an offset under the Regular Formula, that is, the formula for calculating pension benefits for Normal Retirement at age 65.

This in no way reduces the amount of your Social Security Benefit.

The calculation of the offset varies with the type of retirement benefit that you will receive:

- A. At Normal Retirement Date** — The offset is based upon the amount of the Social Security Benefit that you are entitled to receive at age 65. The fact that you do not apply, or disqualify yourself by continuing to work or lack the required years of covered employment will not affect the amount to be deducted under the formula.

- B. At Early Retirement Date or Termination of Service** — The offset is based upon the amount of the Social Security Benefit that you would be entitled to receive if you were age 65 on the date that you stopped working for the hospital.

### Credited Service

Credited Service for the period prior to October 1, 1976 is based upon your most recent period of uninterrupted employment as shown in hospital records, excluding:

1. authorized leaves of absence;
2. military service in excess of one year; and
3. any period of service (prior to October 1, 1976) in which you were eligible to join and did not elect to do so.

If you were employed less than full-time before October 1, 1976, or were not permitted to join under the old Plan because you were over 55 and less than 60, you will receive up to a year of Credited Service for each Plan Year in which you completed at least 1,000 hours of service.

From October 1, 1976 on, Credited Service is based upon your credited-hours during each Plan Year. For each Plan Year in which you complete at least 1,000 hours of service, you will earn one year of Credited Service.



## Benefit Calculation

For purposes of the Plan, a maximum of 40 years of your Credited Service will be recognized.

Your annual Normal Retirement Benefit will be based upon your Credited Service and your Final Average Salary, and will be computed under the following formula:

Your annual pension if you have completed 25 or more years of Credited Service will be:

40% of your Final Average Salary  
**plus**

One-half of one percent (.5%) of your Final Average Salary for each year of Credited Service over 25 years up to a maximum of 40 years (maximum for 40 years is 47½%)

**minus**

2% of your Primary Social Security Benefit\* for each year of Credited Service up to a maximum offset of 50%.

Using the table below, you can determine approximately your annual pension by calculating the percent of Final Average Salary for the years of Credited Service when you retire, and sub-

tracting from that figure the percentage of Primary Social Security Benefit\*.

Years of Credited Service	Percent of Final Average Salary	Less Percentage Of Primary Social Security Benefit*
5	8%	10%
6	9.6%	12%
7	11.2%	14%
8	12.8%	16%
9	14.4%	18%
10	16%	20%
11	17.6%	22%
12	19.2%	24%
13	20.8%	26%
14	22.4%	28%
15	24%	30%
16	25.6%	32%
17	27.2%	34%
18	28.8%	36%
19	30.4%	38%
20	32%	40%
21	33.6%	42%
22	35.2%	44%
23	36.8%	46%
24	38.4%	48%
25	40%	50%

\*Primary Social Security Benefit is the amount of your Social Security Benefit payment, excluding spouse or dependent benefit payments.



The Plan provides a Minimum Formula. If you were a member of the Plan on September 30, 1976 and you retire thereafter, your annual pension will not be less than the benefit you had accrued as of September 30, 1976, determined in accordance with the provisions of the Plan as in effect of September 30, 1976.

### Your Early Retirement Benefits

Your Early Retirement Benefit is computed in the same manner as your Normal Retirement Benefit. However, if payment begins earlier than age 65, the amount calculated by the formula will be reduced to reflect the greater number of years for which you will receive benefits.

The reduction is equal to 5/9% for each month between age 60 and age 65, and 5/18% for each month between age 55 and age 60.

Below is a table based on actuarial calculations which show reductions in pension benefits if you retire between ages 55 and 64:

Early Retirement Age	Reduction In Final Benefit*
55	50%
56	46.7%
57	43.3%
58	40%
59	36.7%
60	33.3%
61	26.7%
62	20%
63	13.3%
64	6.7%

Reductions shown above are based on retirement on the anniversary of hire date. Fractions of years will alter the calculation slightly.

\*The reductions shown here are applicable to a straight life annuity with no benefits payable after your death.

### Deferred Retirement Benefits

Your Deferred Retirement Benefit will be computed in the same manner as a Normal Retirement Benefit.

However, your benefit will be actuarially increased to reflect employment after your Normal Retirement date. You will not receive payments until after you have actually retired from the hospital.

## What Happens If You Become Disabled

If you become disabled before retirement, you will continue to be included in the Plan and to earn Retirement Credits based upon your last Annual Salary if you fulfill the following requirements:

1. you receive payments under the hospital's Long-term Disability Program;
2. you are entitled to receive Social Security Disability payments; and
3. you have not elected to receive a refund of your contributions (applicable only to Plan members prior to October 1, 1976).

If you become disabled but do not fulfill the above requirements, you may be entitled to a Disability Retirement Benefit.

You will be entitled to a Disability Retirement Benefit if you become disabled after age 45 provided you have also completed at least 10 years of Vesting Service. In addition, you must also be eligible to receive Social Security Disability payments.



PLANS

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Your Disability Retirement Benefit will be the actuarial equivalent of the Normal Retirement Benefit you have earned as of your Disability Retirement date.

If you become disabled but do not fulfill the first or second of the listed applicable requirements, you will earn Retirement Credits for the first 12 months of your disability. If you are absent for longer than 12 months, your Plan membership will be cancelled. See "Early Retirement" and "Termination of Service" for possible benefits due at that time.



## V. Receiving Your Retirement Benefits

### How Do You Apply for Your Pension

You should contact the Personnel Department or the Retirement Committee about six months or at least 90 days before your expected retirement date. This will give you ample time to consider which form of payment you want, and will ensure that you receive your first pension check promptly.

### Method of Payment

Your pension checks will be mailed to you by BayBank Harvard Trust Company. Your pension payments begin on the first day of the month following your retirement date and continue in equal monthly installments under the standard form of payment, or under any of the other options you choose.

### Standard Form of Payment

If you have been married for at least one year at the time your benefit payments begin, you will automatically receive a reduced monthly benefit payable for life, with 50% of that amount payable to your spouse upon your death. You may elect not to receive this reduced form of payment. If you make such an election, there will be no reduction of your benefit nor will there be any death benefits payable to your spouse.

However, the eligible spouse of an employee who made contributions to the old Plan prior to October 1, 1976 may be eligible for a death benefit under the following circumstance: if the employee's contribution plus interest exceed the benefits paid at the time of death, a death benefit will be paid equal to the excess of contributions over benefits paid.

Unmarried employees receive an unreduced monthly pension, payable for their life.

### Optional Form of Payment

Other Optional Forms of Payment are available if the Standard Form of Payment does not suit your needs.



You may elect to have your pension benefits paid under one of the following options:

**1. Ten Years Certain Option**

Under this option, you receive a reduced benefit during your lifetime. However, if your death occurs during the 10 year (120-month) period following your Normal, Early, or Deferred Retirement date, your named beneficiary will receive the balance of the unpaid benefits. If you die after receiving 120 payments, no death benefits are payable to your beneficiary.

**2. Joint and Survivor Option**

Under this option, you may provide a beneficiary (who may be someone other than your spouse) with a monthly benefit after your death. You may elect to provide one-half, two-thirds or all of the benefit you receive to be continued after your death. The amount of pension you receive will be reduced to reflect your life expectancy, the life expectancy of your beneficiary and the percentage you choose to be continued upon your death.

**3. Five Years Certain Option**

Under this option, you receive a reduced benefit during your lifetime. However, if your death occurs during the five year (60-month) period following your Normal, Early, or Deferred Retirement date, your named beneficiary will receive the balance of the remaining payments. If you die after receiving 60 payments, no death benefits are payable to your beneficiary.

## Death Benefits

**Before Retirement:**

If you die before you retire and you have not met the requirements for the Surviving Spouse Death Benefit, your beneficiary will receive a refund of any contributions you may have made prior to October 1, 1976, plus 3% per annum credited interest. Beginning October 1, 1976 credited interest is computed at 5%.

If you die after age 55 and after the completion of at least 10 years of Vesting Service, your surviving spouse will receive a lifetime pension.

Your surviving spouse will automatically receive a lifetime pension in the amount that would have been paid if you had retired early on the first day of the month in which you died



and had elected the Joint and Survivor Option with 50% of your benefit continued to your spouse.

**After Retirement:**

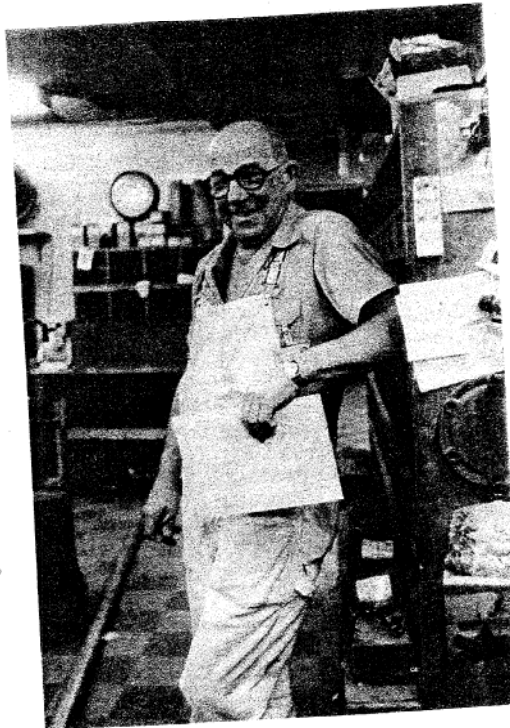
Depending upon the particular Option which you elected prior to retirement, your beneficiary may receive payments following your death.

## Termination of Employment

If you terminate your employment before the completion of five (5) years of Vesting Service, you will not be entitled to benefits from this Plan.

If you terminate after five (5) years of Vesting Service, you will be entitled to a monthly pension at your Normal Retirement date. This is known as a Deferred Vested Pension, and will be equal to the benefits you have accrued as of your termination date (see Benefit Calculation) multiplied by your benefit entitlement percentage from the table below:

<u>Years of Vesting Service</u>	<u>Benefit Entitlement</u>
5	50%
6	60%
7	70%
8	80%
9	90%
10 or more	100%



You may elect that your Deferred Vested Pension commence at any time after you reach age 55. If payments begin earlier than 65, however, the amount of your Deferred Vested Pension will be reduced to reflect the greater number of years for which you will receive benefits (see Your Early Retirement Benefits).

You may elect to receive a refund of your contributions (applicable to members of the Plan prior to October 1, 1976) as well as a reduced monthly benefit. In that event, the value of your refund will be deducted from your Deferred Vested Benefit.

## Reemployment

If you leave the hospital and are later reemployed, you must again meet the membership requirements before becoming a member of the Plan. Your earlier period of employment is treated as follows:

### 1. If your Plan membership was cancelled before October 1, 1976

Vesting Service begins on your reemployment date and does not include your previous period of Vesting Service.

This rule applies whether you are reemployed before or after October 1, 1976.

### 2. If your Plan Membership was cancelled after October 1, 1976

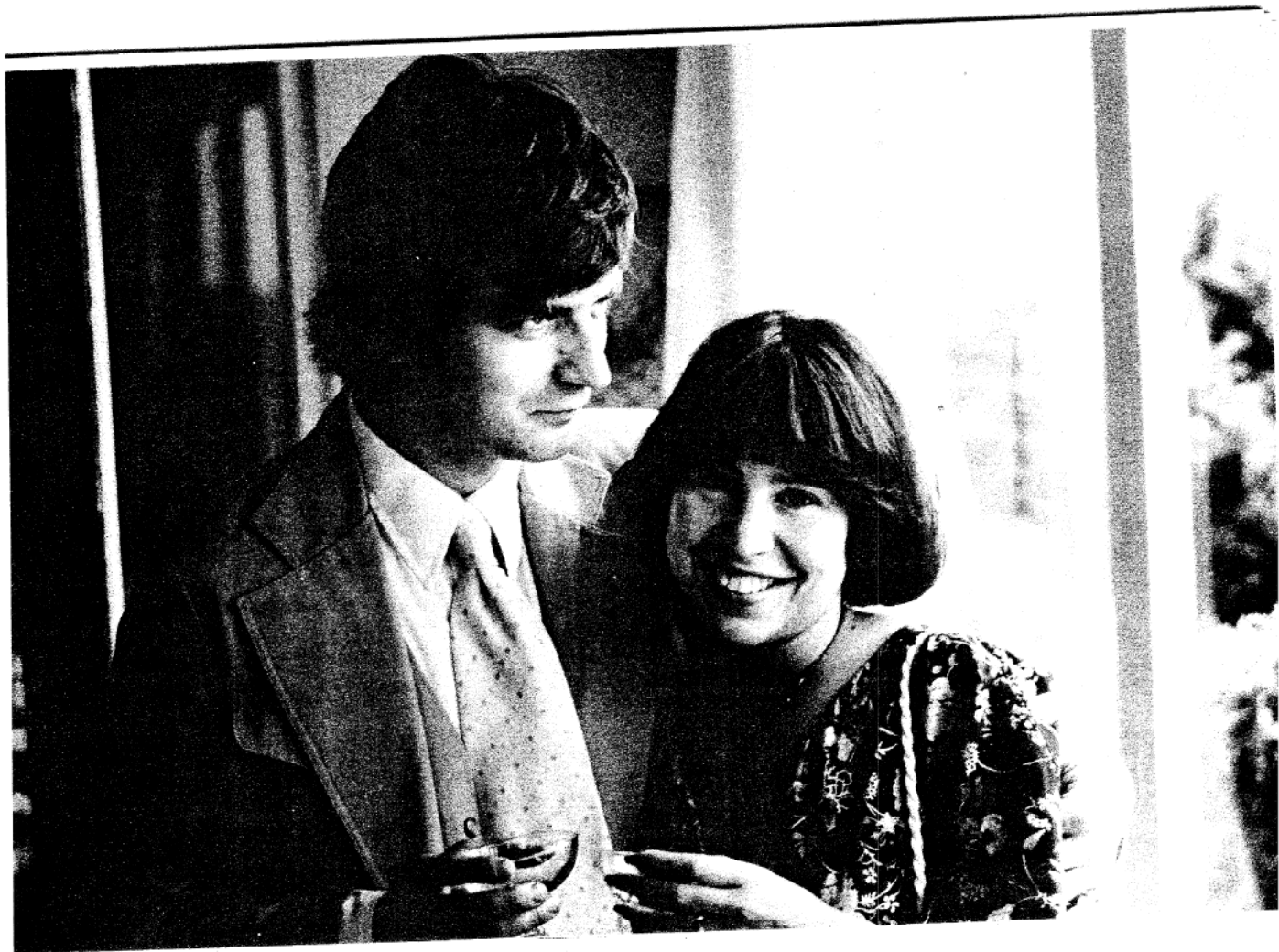
Your earlier period of Vesting Service will be reinstated:

- a. if you are entitled to a Deferred Vested Benefit as a result of this earlier period of employment; or
- b. if your period of absence is less than the period of time that you had worked before your termination.

#### Example:

If you had completed four years of Vesting Service at your termination date, and if you are reemployed after a two year break, the four years of Service would be reinstated. The period of time between the date you left and the date you were reemployed (two years) did not exceed the total time you worked for the hospital (four years).

If you do not fulfill the reinstatement requirements listed in 2a. or b., Service will begin on the date of your reemployment and will not include your previous period of employment.



## VI. Plan Administration and Appeals

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### The Retirement Committee

The Plan will be administered by a Retirement Committee of at least three members. These members are appointed by the Board of Trustees of Mount Auburn Hospital.

The Retirement Committee establishes rules and regulations for the administration of the Plan.

The Retirement Committee also handles the day-to-day administration of the Plan.

### Change of Employment Status

If your regular work week has varied during your employment with the hospital, say from 20 hours to 40 hours, your Final Average Salary may be adjusted to reflect such changes.

### Appeals Procedure

If you make a claim for benefits under the Plan and your claim is denied by the Committee, you will be notified in writing within 90 days after receipt of your claim by the Committee of:

1. the specific reason(s) for the denial;
2. specific references to pertinent Plan provisions on which the denial is based;
3. a description of any additional material or information necessary for you to perfect your claim and the reason that such material or information is necessary; and
4. the procedure for submitting your claim for review.

You will first be entitled to review pertinent documents and to submit to the Committee in writing any issues or comments you may have regarding your benefits under the Plan. If you cannot settle your dispute with a representative of the Committee, you may request a review of your claim by the Retirement Committee. Such request must be made in writing within 60 days after receipt of notice that your claim has been rejected by the Committee. Within 60 days after filing such request, you will be granted a hearing before the full Retirement Committee.

The Retirement Committee will advise you in writing of the disposition of your appeal within 120 days after the request for a review of the



claim is first received by the Committee, and shall give specific reasons for its decision and specific references to the pertinent Plan provisions on which the decision is based.

## Statement of ERISA Rights

As a participant in the Retirement Plan for Employees of Mount Auburn Hospital, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

1. Examine, without charge, at the Plan Administrator's office, all Plan documents and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions.
2. Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Administrator may make a reasonable charge for the copies.
3. Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.



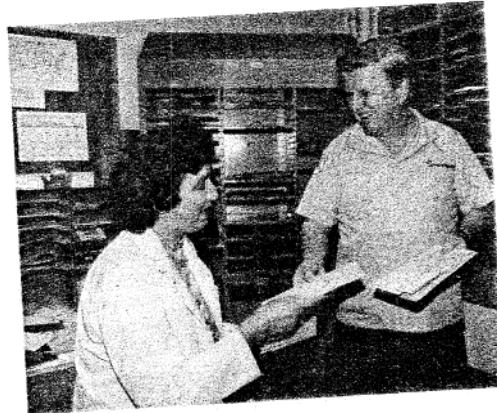
In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer or any other person, may discharge you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan Administrator review and reconsider your claim.



Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$100 a day until you receive them, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim frivolous. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.



## Termination of the Plan

It is intended that the Plan will be continued indefinitely, although the right is reserved to amend, modify, or terminate it, as is the case with all Plans approved by the Internal Revenue Service. However, in no event can any money be returned to the hospital until all liabilities under the Plan have been satisfied.

In the event the Plan is terminated, the assets of the Trust Fund will be distributed in accordance with the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and any later changes made in this act.

ERISA established the Pension Benefit Guaranty Corporation (PBGC), the function of which is to provide certain benefits to eligible employees in the event of the termination of the Plan.

The hospital participates in the insured program by paying annual premiums to the PBGC for all active Plan members, retirees, beneficiaries who are receiving payments, and former employees who will receive Deferred Vested Benefits.

### PLEASE NOTE:

The laws regulating the distribution of the assets in Trust Funds are long and complex. The exact distribution depends upon the benefit provisions of the Plan and the total amount of assets in the Fund at the time of termination.

The PBGC will guarantee only a proportionate share of your benefits if the Plan is less than five years old or if the latest improvement in benefits was not made at least five years before the termination.

The PBGC also has placed a ceiling on the amount of pension which they will pay upon termination of the Plan. This ceiling is periodically adjusted to reflect increases in the cost of living.

If you wish further information, you may submit a written request to either your Plan Administrator or directly to the PBGC.

Written requests to the PBGC should be addressed to:

Office of Communications  
PBGC  
2020 K Street, N.W.  
Washington, D.C. 20006

You may call the PBGC at (202) 254-4817. This is not a toll-free number.





## VII. Plan Outline

### Name of the Plan

Retirement Plan for Employees  
of  
Mount Auburn Hospital

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### Plan Sponsor

Mount Auburn Hospital  
330 Mount Auburn Street  
Cambridge, Massachusetts 02138

Type of Plan:	A "defined benefit Plan"
Employer Identification Number:	04-2103606
Plan Number:	001
Plan's Fiscal Year:	October 1 to September 30

Plan Administrator

Retirement Committee

Retirement Committee Members

Roland B. Greeley, Trustee

Martin J. Barrett, Director of Personnel & Employee Relations

Marilyn Cerniglia, Benefits Coordinator

George C. Leonard, Director of Fiscal Services

Agent Appointed by the Committee

Telephone Number: 492-3500

You should contact the Committee's Agent (Martin J. Barrett)  
or the Plan Administrator for service of legal process.



Trustee of Retirement Trust Fund

BayBank/Harvard Trust  
P.O. Box 300-T  
Cambridge, Massachusetts 02139  
Telephone Number: (617) 876-1700

Consulting Actuaries

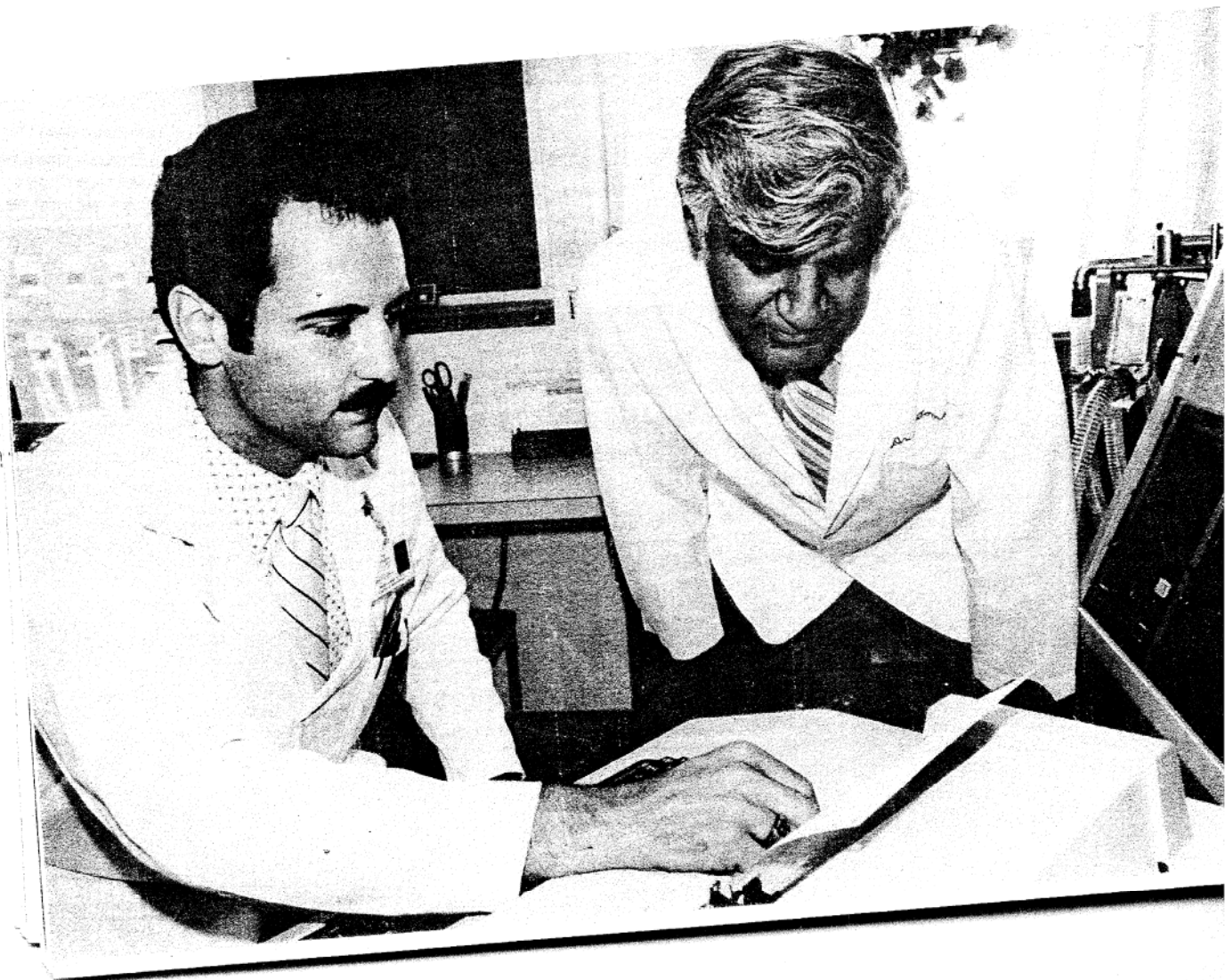
William M. Mercer, Incorporated  
200 Clarendon Street  
Boston, Massachusetts 02166  
Telephone Number: (617) 421-0340

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Federally Insured by

Pension Benefit Guaranty Corporation  
P.O. Box 7119  
Washington, D.C. 20044

Certain benefits under this Plan are insured by the  
Pension Benefit Guaranty Corporation.



## Personal Notes

This page is provided for your use in considering and recording the essential details of your personal financial plans:

PLAN INFORMATION:	Entry Date	Beneficiary	Option Selected
MAH Pension Plan	_____	_____	_____
Life insurance	_____	_____	
Medical insurance	_____		

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### LOCATION OF:

My bank book

My insurance policies

Other important papers (tax returns, stock certificates, mortgages, etc.)

Where Located

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Personal Notes

Name Address

My executor

My attorney

My insurance agent

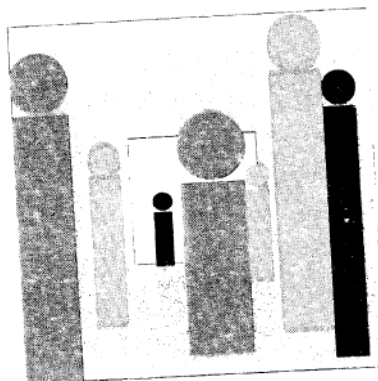
**BANK ACCOUNTS:**

Type of Account

Account Number

30





**Mount Auburn Hospital, 330 Mount Auburn Street, Cambridge, MA 02138 617-492-3500**

PR 2.5M/3/80